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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/347,069 07/02/99 KORMAN

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CRAIG A. GELFOUND
CHRISTIE, PARKER & HALE, LLP
P O BOX 7068
PASADENA CA 91109-7068

EXAMINER

FRECH, K

ART UNIT

PAPER NUMBER

2876

DATE MAILED:

11/26/99

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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No.
09/347,069

Applicant(s)

Korman

Examiner

Karl D. Frech

Group Art Unit

2876



☐ Responsive to communication(s) filed on _____.

☐ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire 3 month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claims

☒ Claim(s) 1-53 is/are pending in the application.

Of the above, claim(s) _____ is/are withdrawn from consideration.

☐ Claim(s) _____ is/are allowed.

☒ Claim(s) 1-53 is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claims _____ are subject to restriction or election requirement.

Application Papers

☒ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some* ☐ None of the CERTIFIED copies of the priority documents have been
☐ received.

☐ received in Application No. (Series Code/Serial Number) _____.

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____.

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

☒ Notice of References Cited, PTO-892

☒ Information Disclosure Statement(s), PTO-1449, Paper No(s). 2

☐ Interview Summary, PTO-413

☒ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---

Art Unit: 2876

1. The applicant has attempted to incorporate by reference U.S. Provisional Application no. 60/067,123 and PCT/US98/25541. The applicant is reminded that only U.S. Patents and allowed U.S. Applications may be incorporated by reference for essential subject matter. See MPEP 608.01(p).

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-53 are rejected under 35 U.S.C. 103(a) as being unpatentable over Gill et al 5,984,178. Gill discloses an ATM network which includes a plurality of individual ATMs connected to a host. It is disclosed in column lines 25+ that there is a message gateway router (MGR) operative to determine the type of format of a message received from the host and reformatting the message into a form that is usable within the ATM. As disclosed in column lines 43+ different banking machines commonly have different types of messages. As disclosed in column 11 lines 1+, after an action to take place is determined, the system records the essential information on a MultiMedia Recorder (MMR). It is disclosed in column 39, lines 14+ that the MMR is operative to provide a report regarding the overall system. It is disclosed that the report may be an on-screen display or alternatively in other manners such as a hard copy on paper, tape, or other machine readable media. It is also disclosed that "other" apparatus, such as telephones and fax machines, are effective to access the system (i.e. the second provider is not necessarily a

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ATM) Gill does not specifically disclose the card dispenser. ATM machines writing information to IC cards is old and well known. Dispensing cards from ATMs is also known. It would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide the MMR report on a known IC card. This would allow the report to be easily electronically recorded and transferred to an "off-network" system, such as a home computer. Gill does not specifically disclose the MICR reader, biometric sensor, signature pad, or OCR reader as claimed. However, all of these are old and well known. It would have been obvious to a person of ordinary skill in the art at the time the invention was made to include the known MICR reader, biometric sensor, signature pad and OCR in the system of Gill. The MICR reader would allow the system of Gill to accept checks which are also commonly encoded with MICR. The biometric sensor would allow the system of Gill to assure the identity of a customer through such means as a known fingerprint or optical scanner. The signature pad would allow the system of Gill to accept an electronic signature for transactions, including high dollar value transactions which require a signature. The OCR would allow the system of Gill to electronically determine the characters written or printed on a document submitted into the system, such as the hand writing of a common check.

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Pepe et al 5,742,905 discloses a multiple terminal/host transaction system which includes differently formatted messages.

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5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Karl Frech whose telephone number is (703) 305-3491. The examiner can normally be reached workdays from 8:30 AM to 3:30 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Donald T. Hajec, can be reached on (703) 308-4075. The fax phone number for this Group is (703) 308-7722.

Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to [karl.frech@uspto.gov].

All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1195 OG 89.

Any fax transmission which may be intended as non-official for consideration by the examiner for interviews or other purposes should be clearly marked "DRAFT" and/or "COURTESY COPY" along with a statement to "DELIVER DIRECTLY TO EXAMINER". Such an un-official fax transmission must not be signed as it **will not** be entered into the application.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703)308-0956.



Karl Frech

Examiner, AU 2876

November 22, 1999